

**Associated Claims Management, Inc**  
**510 E. 1st Street**  
**Oakboro, NC 28129**

May 20, 2014

**Via email to:**

Charles A. Shadid  
Charles A. Shadid, LLC  
1901 Classen Blvd., Suite 222  
Oklahoma City, OK 73106

Re: Insured: Charles A. Shadid, LLC  
Claim #: PR1200037375  
Date of Loss: 5/31/2013

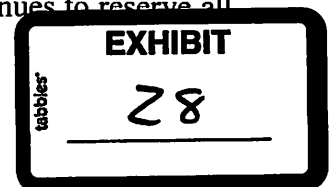
Dear Mr. Shadid:

This letter is written acknowledgement of the receipt of your 4/21/2014 letter. As you are aware, Aspen's retained engineer recently inspected the properties which are the subject of this claim. We await the engineer's evaluations and will advise you if any additional inspections are necessary.

Aspen remains in need of the documentation relative to the properties damaged in the 2010 and 2012 weather events as set forth in detail in my letter of 4/10/2014. You have suggested that the prior claim documentation is not subject to disclosure due to a confidentiality clause in the release for prior claims. The language you cited states that the amount of the payment in settlement shall not be disclosed. We understand that the amount of the settlement may be protected by a confidentiality agreement, but we do not see how any repair documentation, invoices, estimates, photographs, etc., evidencing the extent of the damage attributable to that claim would be covered by the agreement. Such documentation is necessary to obtain a complete perspective as to the condition of the properties prior to the 5/31/2013 claim so that an accurate evaluation of any covered losses sustained as a result of the 5/31/2013 claim can be completed.

In addition, regardless of prior claims and settlements, we have asked for specific roof/exterior repairs that have been made to the buildings in the past 10 years. More specifically, we need to know the scope and time-frame of roofing repairs for these buildings. Due to the multiple hail events in recent years, this information is necessary to separate old versus new damage and to evaluate the loss which may have occurred during Aspen's policy period and on the claim date of loss 5/31/2013. We have discussed this issue on numerous occasions, in great length, and explained the reasons why this information is necessary. Please know that your continued refusal to provide this documentation, in clear violation of the policy requirements imposed upon you, has prejudiced Aspen in its investigation of the claim.

Aspen remains in the process of evaluating your claim. Aspen continues to reserve all



of its rights under the applicable policy and nothing herein should be construed as a waiver of those rights.

Sincerely,

Ken Smith  
Associated Claims Management, Inc.  
*on behalf of Aspen Specialty Insurance Company*  
(Office) 704-485-8975  
(Fax) 704-973-9303

cc: Jonna Holm, *Aspen Specialty Insurance Company*  
Mark Engel, *attorney, Mansell, Engel, & Cole*  
Cliff Miller, *agent, Professional Insurors, LLC*